

Fill in this information to identify the case: Document Page 1 of 10

Debtor 1 Debra J. Thornton

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 19-00009

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Wells Fargo Bank, National Association, as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding Trust 2006-AR3, Mortgage Pass-Through Certificates, Series 2006-AR3

Name of creditor: _____

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account:

1 2 1 5

Date of payment change:

Must be at least 21 days after date of this notice

03/01/2020

New total payment:

\$ 1,778.77

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,055.96New escrow payment: \$ 1158.28

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debra J. Thornton

Debtor 1

First Name

Middle Name

Last Name

Case number (if known) 19-00009

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X Timothy R. Yueill

Signature

Date 01/16/2020

Print:

Timothy

R.

Yueill

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Law Office of Ira T. Nevel

Address

175 N. Franklin St., Ste. 201

Number

Street

Chicago

IL

60606

City

State

ZIP Code

Contact phone

(312) 357-1125

Email

timothyy@nevellaw.com

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of this Notice was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the court's ECF System at the e-mail address registered with the court on this Date:

Date: 01/16/2020

Chapter 13 Trustee: Tom Vaughn

Trustee Address: 55 E. Monroe Street, Suite 3850 Chicago, IL 60603

Trustee Email:

Debtor's Counsel Name: David M Siegel

Debtor's Counsel Address: David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

Debtor's Counsel Email: davidsiegelbk@gmail.com

Debtor 1 Name: Debra J. Thornton

Debtor 2 Name

Debtor's Mailing Address: 1013 Valley Stream Dr. Wheeling, IL 60090

Debtor Email:

/s/ Timothy R. Yueill



November 20, 2019

DEBRA J THORNTON
1013 VALLEY STREAM DRIVE
WHEELING, IL 60090

Property Address: 1013 VALLEY STREAM DRIVE
WHEELING, IL 60090

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (As of last analysis)	New Payment (as of 03/01/2020)	Change
Principal and Interest		\$620.49	
Regular Escrow Payment	\$1,055.96	\$1,158.28	\$102.32
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00
Total Payment		\$1,778.77	\$102.32

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 03/01/2020)	Change
Tax Disbursements	\$7,106.50	\$7,232.22	\$125.72
Hazard Insurance Disbursements	\$5,565.00	\$6,667.00	\$1,102.00
Total Annual Escrow Disbursements	\$12,671.50	\$13,899.22	\$1,227.72
Monthly Escrow Payment	\$1,055.96	\$1,158.28	\$102.32
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Balance** – The actual beginning balance on your account in Tables 3 and 4 is \$4,199.24. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$4,199.24.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is \$3,994.65. This amount has been removed from the projected starting balance.

There is no refund or shortage in your escrow account as of this analysis.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
History	Beginning Balance					\$-19,626.95
February 2019	COUNTY TAX	1,055.96	1,264.29 *	3,808.72	3,908.58 *	-22,271.24
March 2019		1,055.96	0.00 *	0.00	0.00	-22,271.24
April 2019	HAZARD INS	1,055.96	1,264.29 *	0.00	833.00 *	-21,839.95
May 2019	FLOOD INS	1,055.96	1,264.29 *	0.00	5,834.00 *	-26,409.66
June 2019	HAZARD INS	1,055.96	1,264.29 *	817.00	0.00 *	-25,145.37
June 2019	FLOOD INS	0.00	0.00	4,748.00	0.00 *	-25,145.37
July 2019	COUNTY TAX	1,055.96	1,512.69 *	3,297.78	3,323.64 *	-26,956.32
August 2019		1,055.96	2,167.74 *	0.00	0.00	-24,788.58
September 2019		1,055.96	903.45 *	0.00	0.00	-23,885.13
October 2019		1,055.96	4,723.87 *	0.00	0.00	-19,161.26
November 2019		1,055.96	24,101.20 *	0.00	0.00	4,939.94
December 2019		1,055.96	1,055.96 E	0.00	0.00 E	5,995.90
January 2020		1,055.96	1,055.96 E	0.00	0.00 E	7,051.86
February 2020	COUNTY TAX	0.00	1,055.96 E	0.00	3,908.58 E	4,199.24

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments</u>	<u>Disbursements</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
		<u>Estimate</u>	<u>Estimate</u>		
	Starting Balance			\$4,199.24	\$4,199.24
March 2020		1,158.28	0.00	5,357.52	5,357.52
April 2020		1,158.28	0.00	6,515.80	6,515.80
May 2020		1,158.28	0.00	7,674.08	7,674.08
June 2020	HAZARD INS	1,158.28	833.00	7,999.36	7,999.36
June 2020	FLOOD INS	0.00	5,834.00	2,165.36	2,165.36
July 2020	COUNTY TAX	1,158.28	3,323.64	0.00	0.00**
August 2020		1,158.28	0.00	1,158.28	1,158.28
September 2020		1,158.28	0.00	2,316.56	2,316.56
October 2020		1,158.28	0.00	3,474.84	3,474.84
November 2020		1,158.28	0.00	4,633.12	4,633.12
December 2020		1,158.28	0.00	5,791.40	5,791.40
January 2021		1,158.28	0.00	6,949.68	6,949.68
February 2021	COUNTY TAX	1,158.28	3,908.58	4,199.38	4,199.38

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

**U.S. Bankruptcy Court
Northern District of Illinois (Eastern Division)
Bankruptcy Petition #: 19-00009**

Assigned to: Honorable Judge Carol A. Doyle
Chapter 13
Voluntary
Asset

Date filed: 01/02/2019
Plan confirmed: 03/19/2019
341 meeting: 02/15/2019
Deadline for filing claims: 03/13/2019
Deadline for filing claims (govt.): 07/01/2019

Debtor 1

Debra J. Thornton
1013 Valley Stream Dr.
Wheeling, IL 60090
COOK-IL
SSN / ITIN: xxx-xx-5085

represented by **David M Siegel**

David M. Siegel & Associates
790 Chaddick Drive
Wheeling, IL 60090
847 520-8100
Email: davidsiegelbk@gmail.com

Trustee

Tom Vaughn
55 E. Monroe Street, Suite 3850
Chicago, IL 60603
312 294-5900

U.S. Trustee

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604
312-886-5785

Filing Date	#	Docket Text
01/02/2019	<u>1</u> (58 pgs; 2 docs)	Chapter 13 Voluntary Petition for an Individual Fee Amount \$310, Filed by David M Siegel on behalf of Debra J. Thornton Chapter 13 Plan due by 01/16/2019. (Attachments: # <u>1</u> Signature Pages) (Siegel, David) (Entered: 01/02/2019)
01/02/2019	<u>2</u> (5 pgs)	Chapter 13 Plan Filed by David M Siegel on behalf of Debra J. Thornton. (Siegel, David) (Entered: 01/02/2019)
01/02/2019	<u>3</u> (3 pgs)	Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period for 3 Years (Form 122C-1) Disposable Income Is Not Determined Filed by David M Siegel on behalf of

Northern District of Illinois Claims Register

[19-00009 Debra J. Thornton](#)

Honorable Judge: Carol A. Doyle

Chapter: 13

Office: Eastern Division

Last Date to file claims: 03/13/2019

Trustee: Tom Vaughn

Last Date to file (Govt): 07/01/2019

Creditor: (27571236) Advocate Health Care PO Box 1123 Minneapolis, MN 55440-1123	Claim No: 1 <i>Original Filed</i> Date: 02/21/2019 <i>Original Entered</i> Date: 02/21/2019	Status: <i>Filed by:</i> CR <i>Entered by:</i> EPoc ADI <i>Modified:</i>					
<table border="1"><tr><td>Amount</td><td>claimed:</td><td>\$1437.55</td><td></td><td></td></tr></table>			Amount	claimed:	\$1437.55		
Amount	claimed:	\$1437.55					
History: <table border="1"><tr><td>Details</td><td>1-1</td><td>02/21/2019</td><td colspan="2">Claim #1 filed by Advocate Health Care, Amount claimed: \$1437.55 (ADI, EPoc)</td></tr></table>			Details	1-1	02/21/2019	Claim #1 filed by Advocate Health Care, Amount claimed: \$1437.55 (ADI, EPoc)	
Details	1-1	02/21/2019	Claim #1 filed by Advocate Health Care, Amount claimed: \$1437.55 (ADI, EPoc)				
Description:							
Remarks: (1-1) Account Number (last 4 digits):5085							

Creditor: (27637695) Wells Fargo Bank, National Association, as Trustee c/o Select Portfolio Servicing, Inc P.O. Box 65450 Salt Lake City, UT 84165	Claim No: 2 <i>Original Filed</i> Date: 03/13/2019 <i>Original Entered</i> Date: 03/13/2019	Status: <i>Filed by:</i> CR <i>Entered by:</i> Timothy R Yueill <i>Modified:</i>										
<table border="1"><tr><td>Amount</td><td>claimed:</td><td>\$169316.98</td><td></td><td></td></tr><tr><td>Secured</td><td>claimed:</td><td>\$169316.98</td><td></td><td></td></tr></table>			Amount	claimed:	\$169316.98			Secured	claimed:	\$169316.98		
Amount	claimed:	\$169316.98										
Secured	claimed:	\$169316.98										
History: <table border="1"><tr><td>Details</td><td>2-1</td><td>03/13/2019</td><td colspan="2">Claim #2 filed by Wells Fargo Bank, National Association, as Trustee, Amount claimed: \$169316.98 (Yueill, Timothy)</td></tr></table>			Details	2-1	03/13/2019	Claim #2 filed by Wells Fargo Bank, National Association, as Trustee, Amount claimed: \$169316.98 (Yueill, Timothy)						
Details	2-1	03/13/2019	Claim #2 filed by Wells Fargo Bank, National Association, as Trustee, Amount claimed: \$169316.98 (Yueill, Timothy)									
Description:												
Remarks:												

Claims Register Summary

Case Name: Debra J. Thornton

Case Number: 19-00009

Chapter: 13

Date Filed: 01/02/2019

Total Number Of Claims: 2

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Total Amount Claimed*	\$170754.53
Total Amount Allowed*	

*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	Claimed	Allowed
Secured	\$169316.98	
Priority		
Administrative		

PACER Service Center			
Transaction Receipt			
12/06/2019 09:52:27			
PACER Login:	in0209:2565612:0	Client Code:	
Description:	Claims Register	Search Criteria:	19-00009 Filed or Entered From: 1/1/1900 Filed or Entered To: 12/6/2019
Billable Pages:	1	Cost:	0.10